

2010

CIGNA Choice Fund® HRA

for the Georgia State Health Benefit Plan




Take control of your health care.

- Receive preventive care in-network at no cost to you
- Use up-front HRA dollars to help pay eligible expenses
- Choose the doctors you want to see – no referral required to see a specialist
- Save money by choosing doctors and hospitals in the CIGNA HealthCare network
- Roll over unused plan or health care dollars into next year
- Call a CIGNA Health Advisor® to help you manage your health and make the most of your coverage
- Take advantage of online resources and information to help you make smart decisions about your health
- Earn extra dollars by taking part in health and wellness activities



What is an HRA?

HRA stands for a **Health Reimbursement Account**. It combines traditional medical and pharmacy coverage with a fund established by SHBP to help pay toward your deductible.* It consists of these key components:

<div></div> <div><p>Your Health Fund . . .</p><p>SHBP establishes an annual health fund for you. This HRA fund is available to pay for covered medical and prescription expenses. You don't contribute to this fund.</p><p>The amount used from your fund helps you meet your annual deductible (see below).</p><p>Whatever you don't use in a given year can be rolled over to the next and added to SHBP's contribution.</p></div>	<div></div> <div><p>Your Share . . .</p><p>Use the HRA fund set up by SHBP first.</p><p>When you use up the dollars in your health fund, it's your turn to pay for your health care expenses up to the annual deductible.</p></div>	<div></div> <div><p>... and Your CIGNA Health Plan</p><p>Once you meet your deductible, you pay a portion of the costs along with your plan.</p></div>																				
<div><p>Your Health Fund</p><table><tr><td>Individual</td><td>\$500</td></tr><tr><td>Employee plus spouse</td><td>\$1,000</td></tr><tr><td>Employee plus child(ren)</td><td>\$1,000</td></tr><tr><td>Family</td><td>\$1,500</td></tr></table></div>	Individual	\$500	Employee plus spouse	\$1,000	Employee plus child(ren)	\$1,000	Family	\$1,500	<div><p>Your Share</p><table><tr><td>Individual</td><td>\$600</td></tr><tr><td>Employee plus spouse</td><td>\$900</td></tr><tr><td>Employee plus child(ren)</td><td>\$900</td></tr><tr><td>Family</td><td>\$1,250</td></tr></table></div>	Individual	\$600	Employee plus spouse	\$900	Employee plus child(ren)	\$900	Family	\$1,250	<div><p>Shared Expenses (in-network)</p><table><tr><td>You pay</td><td>15%</td></tr><tr><td>Plan pays</td><td>85%</td></tr></table></div>	You pay	15%	Plan pays	85%
Individual	\$500																					
Employee plus spouse	\$1,000																					
Employee plus child(ren)	\$1,000																					
Family	\$1,500																					
Individual	\$600																					
Employee plus spouse	\$900																					
Employee plus child(ren)	\$900																					
Family	\$1,250																					
You pay	15%																					
Plan pays	85%																					
<div><p>Your Annual Deductible (in-network)</p><table><tr><td>Individual</td><td>\$1,100</td></tr><tr><td>Employee plus spouse</td><td>\$1,900</td></tr><tr><td>Employee plus child(ren)</td><td>\$1,900</td></tr><tr><td>Family</td><td>\$2,750</td></tr></table></div>		Individual	\$1,100	Employee plus spouse	\$1,900	Employee plus child(ren)	\$1,900	Family	\$2,750	<div><p>Your Out-of-Pocket Maximum</p><table><tr><td>Individual</td><td>\$2,500</td></tr><tr><td>Employee plus spouse</td><td>\$4,100</td></tr><tr><td>Employee plus child(ren)</td><td>\$4,100</td></tr><tr><td>Family</td><td>\$5,700</td></tr></table></div>	Individual	\$2,500	Employee plus spouse	\$4,100	Employee plus child(ren)	\$4,100	Family	\$5,700				
Individual	\$1,100																					
Employee plus spouse	\$1,900																					
Employee plus child(ren)	\$1,900																					
Family	\$2,750																					
Individual	\$2,500																					
Employee plus spouse	\$4,100																					
Employee plus child(ren)	\$4,100																					
Family	\$5,700																					

*The amount you pay before the insurance starts to pay.

CIGNA Choice Fund covers preventive care 100%



when you receive it from a participating CIGNA HealthCare doctor or hospital. That means:

- No cost to you
- No cost to your HRA
- No plan deductible to meet

To see a full list of preventive health care, go to **www.CIGNA.com/SHBP**

Watch how the Johnson family and Jill manage **expected and unexpected health expenses** using their CIGNA Choice Fund accounts.

1
year one



Jill, single woman –
minimal needs

Jill sees
her doctor
for an annual
wellness exam
and completes
her Health
Assessment

No cost

Jill has
seasonal
allergies and
refills her
prescription
during the year

3 x \$70 = \$210

Jill cuts her arm
hiking – needs
stitches

\$125

Follow-up exam

\$90

\$500
SHBP
contribution

\$500 + \$125
Incentive
\$625
HRA balance

\$415
HRA balance

\$200
HRA balance

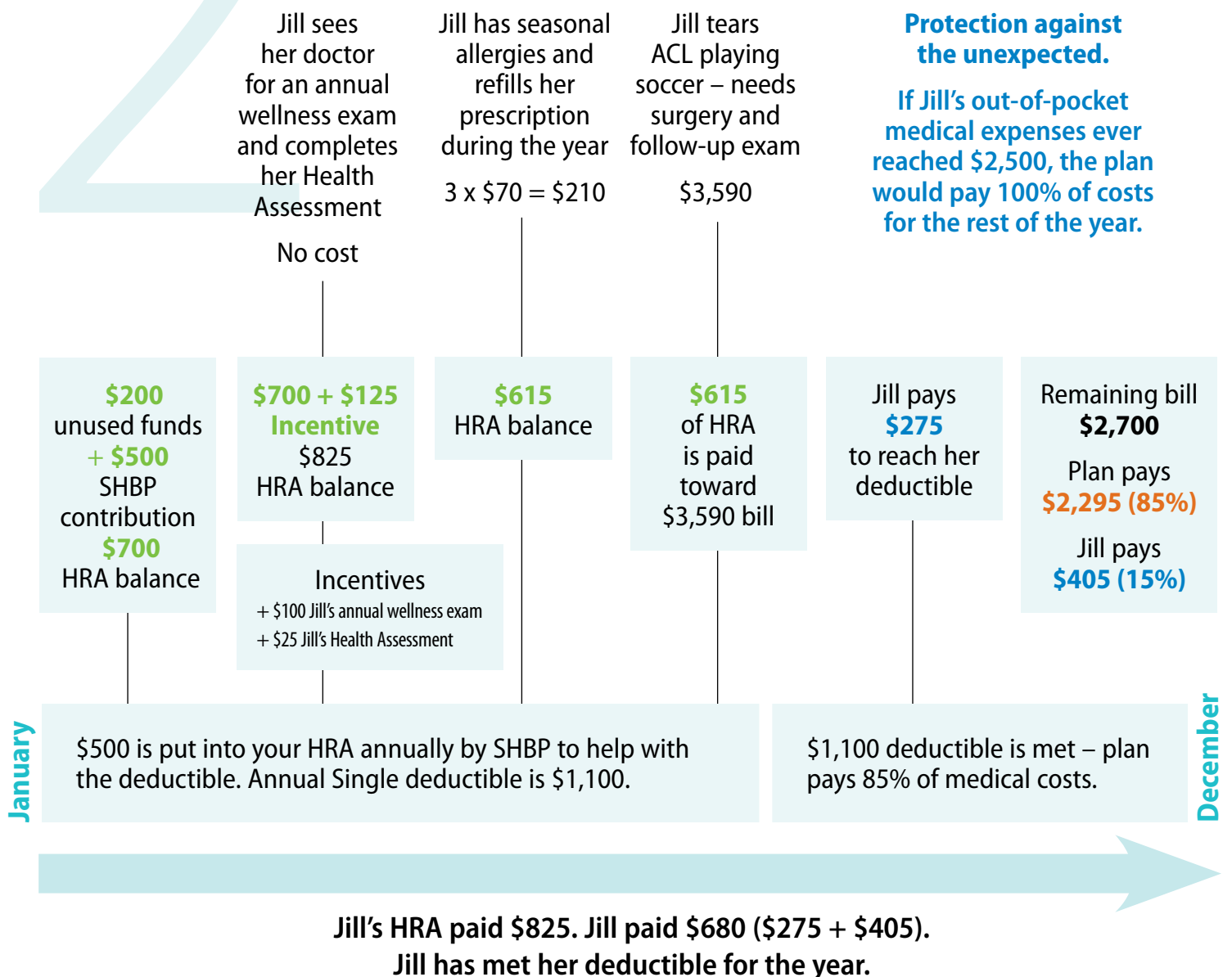
\$200
Jill did not reach
her deductible;
HRA balance
will roll over to
next year

Incentives
+ \$100 Jill's annual wellness exam
+ \$25 Jill's Health Assessment

\$500 is put into your HRA annually by SHBP to help with the deductible.
Annual Single deductible is \$1,100.

Jill has no out-of-pocket costs this year, because her HRA paid all
her medical expenses. Jill has not met her deductible this year.

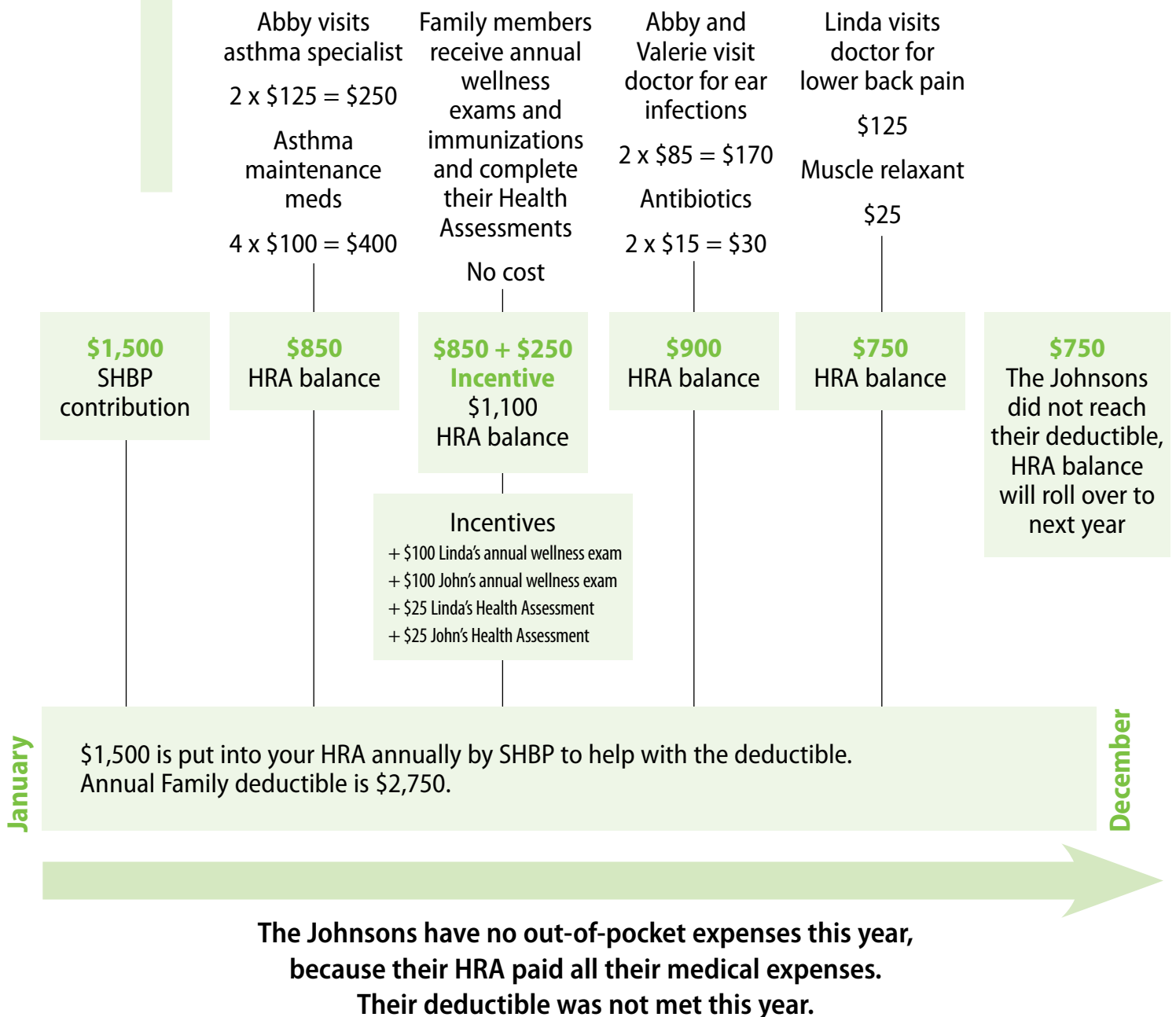
year two



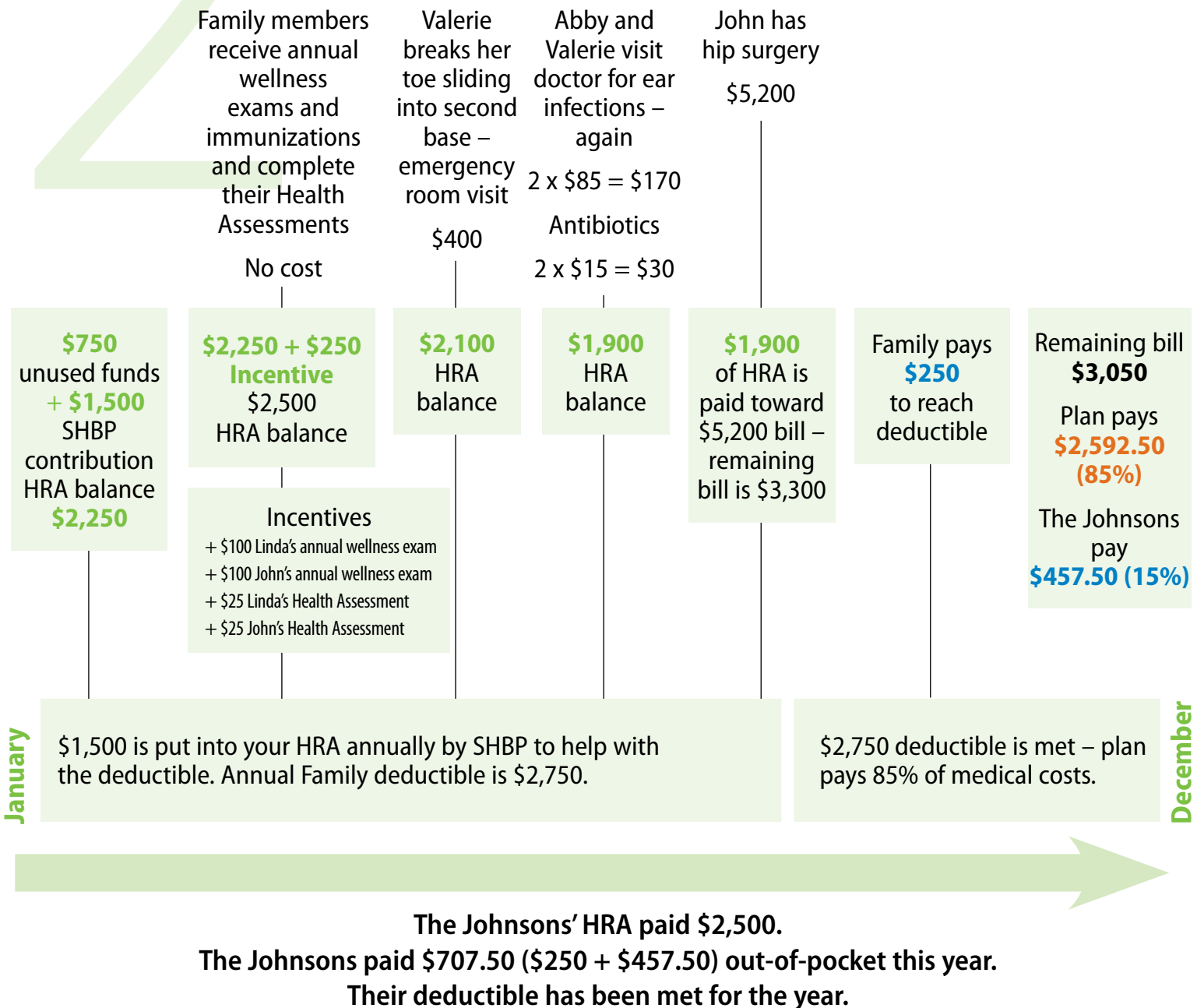
1
year one



The Johnsons, **family of four** – multiple needs



year two



Have you ever asked more of **your health plan** than to just pay your medical bills? Maybe you should.

“My son’s rash is getting bumpy.”

The CIGNA HealthCare 24-Hour Health Information LineSM

Talk with a team of experienced registered nurses and other health care professionals who will provide confidential answers to your health care questions, helpful home care suggestions, and recommended settings for care.

You’ll also have access to our extensive audio library on topics that affect every member of your family.

“How much did that flu shot cost?”

myCIGNA.com

Your secure source for health and wellness information. **myCIGNA.com** gives you access to perhaps the largest body of health care and medical knowledge information available, including **your personal health care history**.

- Claim information and account balances
- Online health care professionals directory
- Online health assessment
- Healthwise® Knowledgebase online library
- Healthy Rewards® wellness discounts²
- Pharmacy price quote and comparison tools

Pre-enrollment information line:
1.800.633.8519 Helpful, friendly customer service representatives can help you learn about CIGNA HealthCare.

“How much do I pay for an emergency room visit?”

CIGNA Health Advisor®

This group of health and plan specialists is here for you whether you have a health concern, a question about your coverage, or need more information about any aspect of your care. We are the first national health carrier to be recognized and certified by J.D. Power and Associates for providing **“An Outstanding Customer Service Experience.”¹**

We’re also ready to help you on Saturdays and holidays!

“I’m so stressed out.”

CIGNA Behavioral Advantage

Recent scientific research shows that many physical conditions can worsen with stress, depression, substance abuse, and other behavioral issues.

CIGNA Behavioral Advantage helps you take control of your health and wellness by emphasizing that mind-body connection. You’ll have access to online tools and dedicated coaches to help you take charge of your health and life.

Visit www.CIGNA.com/SHBP

Custom website with all the information you’ll need to make the right choices.

¹ For J.D. Power and Associates Certified Call Center ProgramSM Information, visit jdpower.com.

² Healthy Rewards® is a discount program. Some Healthy Rewards programs are not available in all states. If your CIGNA plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. **A discount program is NOT insurance, and the member must pay the entire discounted charge.**

"I'm ready to ask for assistance."

CIGNA Well Aware for Better Health®

If you live with a chronic condition, you're just a phone call away from health professionals who can help you manage your condition. Don't let your chronic condition manage you.

- Asthma*
- Diabetes*
- Heart disease*
- Low back pain
- Chronic obstructive pulmonary disease (COPD)
- Depression
- Complications due to excess weight
- Targeted conditions

"More money in my HRA? You bet!"

Healthy Awards Account®

When your Healthy Awards Account combines with your HRA, you get more money toward your health expenses.

Complete the health assessment and get:

- \$25 in your Healthy Awards Account
- Entered into special drawings for amazing prizes like:
 - Wii™ Bundle with Wii Fit
 - Spa retreat
 - Grocery and gas cards plus much, much more!

Complete your annual preventive care visit – at no cost to you – and get:

- \$100 in your Healthy Awards Account

* You may be eligible to receive copay waivers if enrolled in a CIGNA disease management program for these chronic conditions. Please call us at 1.800.633.8519 to learn more.

myCIGNAplans.com Find out how our plans work and what they mean to you, before you enroll. Log in to **myCIGNAplans.com** to access essential information about plan options, potential out-of-pocket costs and other aspects of the plans we offer.

Open Enrollment ID: SHBP, Password: cigna

HRA Incentives

Focus on your health and get money in your account.

- Up to \$125 for you and \$125 for your covered spouse by completing your Health Assessments and Annual Exams.

Plus, qualify for great prizes:

- Wii™ Bundle
- Spa retreat
- Mountain bike
- Grocery and gas cards plus much, much more!

**Go to www.CIGNA.com/SHBP
to learn more**

life happens
count on CIGNA

"CIGNA," "CIGNA HealthCare" and the "Tree of Life" logo are registered service marks of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries and not by CIGNA Corporation. Such operating subsidiaries include Connecticut General Life Insurance Company, Tel-Drug, Inc. and its affiliates, CIGNA Behavioral Health, Inc., Intracorp, and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc. In Arizona, HMO plans are offered by CIGNA HealthCare of Arizona, Inc. In California, HMO plans are offered by CIGNA HealthCare of California, Inc. and Great-West Healthcare of California, Inc. In Connecticut, HMO plans are offered by CIGNA HealthCare of Connecticut, Inc. In Virginia, HMO plans are offered by CIGNA HealthCare Mid-Atlantic, Inc. In North Carolina, HMO plans are offered by CIGNA HealthCare of North Carolina, Inc. All other medical plans in these states are insured or administered by Connecticut General Life Insurance Company.

